

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

**I. AMENDMENT**

**A. In the Claims**

Please amend the claims as follows:

RECEIVED  
CENTRAL FAX CENTER

MAY 29 2007

1. (Previously presented) A method of transferring an inbound communication to one of a plurality of credit-counseling agencies, the method including the steps of:

receiving an inbound communication from a debtor of a creditor in a manner sufficient to identify a referrer identity corresponding to the creditor;

selecting which one of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor's referral criteria responsive to the referrer identity; and

connecting the inbound communication to the one of the plurality of the credit-counseling agencies in accordance with the creditor's referral criteria.

2. (Previously presented) The method of claim 1, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the creditor having the creditor identity.

3. (Previously presented) A method of referring a telephone communication to one of a plurality of credit-counseling agencies based on creditor criteria, the method including the steps of:

storing telephone numbers of a plurality of credit-counseling agencies in memory accessible by a digital electrical computer;

obtaining creditor criteria for selecting one of the credit-counseling agencies;

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

storing said creditor criteria for access by said computer;  
identifying creditor of a debtor;  
selecting one of the credit-counseling agencies by accessing the criteria,  
applying the creditor criteria, and accessing one of the stored telephone numbers; and  
connecting the debtor by telephone to the one of the stored telephone numbers.

4. (Currently amended) The method of any one of claims 2 and 3, further  
including the steps of:

using ANI Automatic Number Identification to detect a telephone number; and  
associating the telephone number with debtor information.

5. (Currently amended) The method of any one of claims 2 and 3, further  
including the steps of:

using DNIS Dialed Number Identification Service to detect a telephone number;  
and  
associating the telephone number with creditor information.

6. (Previously presented) The method of any one of claims 2 and 3, further  
including the steps of:

receiving debtor-identifying information by telephony; and  
communicating the information from said telephony to the creditor for tracking  
debtor payment performance with said debtor-identifying information.

7. (Previously presented) The method of any one of claims 2 and 3, wherein

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

the step of connecting is carried out with the creditor being a bank.

8. (Previously presented) The method of any one of claims 2 and 3, further including the step of:

providing some of said credit-counseling agencies with call activity reporting by means of a secure web site.

9. (Previously presented) The method of any one of claims 2 and 3, further including the step of:

providing the creditor with call activity reporting.

10. (Previously presented) The method of any one of claims 2 and 3, further including the step of:

providing a web site demonstration of said method.

11. (Previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the credit-counseling agencies.

12. (Previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the credit-counseling agencies.

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

13. (Previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day.

14. (Previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by location of the debtor.

15. (Previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the credit-counseling agencies.

16. (Previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a default call routing triggered by a failure to make a first connection to one of the credit-counseling agencies.

17. (Previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including number of calls and call duration data for each of said credit-counseling agencies; and  
generating a report of said call referral information.

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

18. (Previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including caller hang up data; and  
generating a report of said call referral information.

19. (Previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including attempted but uncompleted call  
connecting; and  
generating a report of said call referral information.

20. (Previously presented) The method of any one of claims 2 and 3, further including the step of:  
generating a call referral report by time period for each of said credit-counseling agencies.

21. (Previously presented) The method of claim 20, further including the step of:  
including in the report an analysis of call referral activity by time of day.

22. (Previously presented) The method of claim 20, further including the step of:  
including in the report an analysis of call referral activity by day of week.

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

23. (Previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by state of debtor.

24. (Previously presented) The method of claim 20, further including the step of:

including in the report an analysis of uncompleted calls.

25. (Previously presented) The method of any one of claims 2 and 3, further including the step of:

generating a call referral report including a comparison of said credit-counseling agencies.

26. (Currently amended) The method of claim 25, further including the step of:

wherein the step of generating includes generating the call referral report including the comparison of said credit-counseling agencies by a respective one of the creditors.

27. (Currently amended) The method of any one of claims 2 and 3, further including the step of:

using IVR Interactive Voice Response to associate the telephone number of the debtor with the creditor information.

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

28. (Currently amended) ~~A report of said referral produced by the~~ The  
method of any one of claims 1-3, further including:  
generating a report comprising the criteria and an indication of communications  
carried out according to the criteria.

29. (Previously presented) A computer system programmed to implement a  
method for referring a telephone communication to one of a plurality of credit-counseling  
agencies based on creditor criteria, the computer system including:  
a digital computer having a processor, the processor connected to store and  
receive signals at a memory device, to receive input signals corresponding to input information  
from an input device, to convert output signals into output information at an output device, the  
processor programmed to control the digital computer to receive the input signals and to  
process the input signals to produce the output signals in storing telephone numbers for a  
plurality of credit-counseling agencies in memory accessible by said digital computer, storing  
creditor criteria for selecting one of the credit-counseling agencies, identifying a debtor of the  
creditor in response to a telephone communication, and selecting one of the credit-counseling  
agencies by accessing the creditor criteria, applying the creditor criteria, and accessing one of  
the stored telephone numbers to connect the debtor to the one of the stored telephone  
numbers.

30. (Previously presented) The computer system of claim 29, further including  
a telephone controlled by said digital computer to connect the debtor by telephone to the one of  
the stored telephone numbers.

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

31. (Previously presented) A method of making a computer system to refer a telephone communication to one of a plurality of credit-counseling agencies based on creditor criteria, the method including the steps of:

providing a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, to convert output signals into output information at an output device; and

programming the processor to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies in memory accessible by said digital computer, storing creditor criteria for selecting one of the credit-counseling agencies, identifying a debtor of the creditor in response to a telephone communication, and selecting one of the credit-counseling agencies by accessing the creditor criteria, applying the creditor criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

32. (Previously presented) A computerized method of providing call referral activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication from a debtor of a creditor in a manner sufficient to identify a referrer identity corresponding to the creditor, selecting which one of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor referral criteria responsive to the creditor identity, and connecting the inbound communication to the one of the plurality of



Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

the credit-counseling agencies in accordance with the creditor referral criteria; and posting call referral data to the Internet web address.

33. (Currently amended) The method of any one of claims 2, 3, 2-3 and 32, further including the step[[s]] of:

engaging accounting software to track compensation for the connecting.